

In re:  
Anthony Wayne Wilson  
Debtor

Case No. 23-12681-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 22, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db	+ Anthony Wayne Wilson, 214 Pine Valley Drive, Coatesville, PA 19320-1963
14813097	+ Benchmark Federal Cred, 1522 Mcdaniel Dr, West Chester, PA 19380-7034
14813101	+ Citadel Credit Union, 520 Eagleview Boulevard, Exton, PA 19341-1119
14813102	+ Country Club Valley Association, P.O. Box 7367, Wilmington, DE 19803-0367
14813111	# Landis & Setzler PC, 16 N New Street, West Chester, PA 19380-2905
14813116	+ Rochelle Shearlds, 108 Walnut Street, Jenkintown, PA 19046-3126
14813118	+ Shai-anthony Wilson, 214 Pine Valley Drive, Coatesville, PA 19320-1963

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2023 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14813096	Email/Text: CSBankruptcy@austincapitalbank.com	Dec 22 2023 23:43:00	Austin Capital Bank, Attn: Bankruptcy Dept, 8100 Shoal Creek Blvd, Ste 100, Austin, TX 78757
14813093	+ Email/Text: backoffice@affirm.com	Dec 22 2023 23:44:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14813094	EDI: GMACFS.COM	Dec 23 2023 04:38:00	Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
14813095	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 23:47:19	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14813103	Email/Text: correspondence@credit-control.com	Dec 22 2023 23:44:00	Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
14813098	+ EDI: CAPITALONE.COM	Dec 23 2023 04:38:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14813099	+ EDI: CAPONEAUTO.COM	Dec 23 2023 04:38:00	Capital One Auto Finance, a division of, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14813100	+ EDI: CAPITALONE.COM	Dec 23 2023 04:38:00	Capital One Bank, 4851 Cox Road, Glen Allen, VA 23060-6293
14813104	+ Email/PDF: creditonebknofications@resurgent.com	Dec 22 2023 23:47:08	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14813105	Email/Text: BNSFN@capitalsvcs.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 22, 2023

Form ID: 318

Total Noticed: 31

		Dec 22 2023 23:44:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14813106	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Dec 22 2023 23:43:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr, Ste 100, Chadds Ford, PA 19317
14813107	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Dec 22 2023 23:44:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, TX 75001-9013
14813108	+ EDI: AGFINANCE.COM	Dec 23 2023 04:38:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14813110	EDI: IRS.COM	Dec 23 2023 04:38:00	Internal Revenue Service, 600 Arch Street, RM 5200, Philadelphia, PA 19106
14813109	^ MEBN	Dec 22 2023 23:38:17	InDebted USA, Inc., PO Box 1210, O Fallon, MO 63366-9010
14813112	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 23:47:10	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14813113	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 23:47:19	Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14813114	+ EDI: AGFINANCE.COM	Dec 23 2023 04:38:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14813115	EDI: PENNDEPTREV	Dec 23 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14813115	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14813119	Email/Text: bankruptcy@springoakscapital.com	Dec 22 2023 23:43:00	Spring Oaks Capital, LLC, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
14813117	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 22 2023 23:44:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14813120	EDI: LCITDAUTO	Dec 23 2023 04:38:00	TD Auto Finance LLC, 4600 Touchton Rd E #200400, Jacksonville, FL 32246
14813121	+ EDI: LCIUPSTART	Dec 23 2023 04:38:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14813529	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14813122	##+	Wetzel Gagliardi Fetter & Lavin LLC, 101 E Evans St, West Chester, PA 19380-2600

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Dec 22, 2023

Form ID: 318

Total Noticed: 31

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:**

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
JOSEPH L QUINN	on behalf of Debtor Anthony Wayne Wilson CourtNotices@rqplaw.com
MARK A. CRONIN	on behalf of Creditor Towd Point Mortgage Trust 2018-2 U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Anthony Wayne Wilson</u>	Social Security number or ITIN	xxx-xx-8125
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-12681-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony Wayne Wilson

12/21/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**